

BRISTOL DEVELOPMENT AUTHORITY



RESIDENTIAL HOUSING REHABILITATION PROGRAM

**BRISTOL CITY HALL
111 NORTH MAIN STREET
BRISTOL, CT 06010**



BRISTOL, CONNECTICUT 06010

BRISTOL DEVELOPMENT AUTHORITY HOUSING REHABILITATION

INFORMATIONAL PACKAGE

Enclosed you will find a copy of the grant application program guidelines, general types of work covered, and income guidelines. After reviewing these documents please contact the Housing Rehabilitation Specialist if you have questions or feel that you may qualify for grant assistance.

BDA staff can discuss program guidelines to address emergency issues such as lack of sewer, water or heat immediately if possible.

David Sgro
Housing & Project Specialist
Bristol Development Authority
584-6189
111 North Main Street
Bristol, Connecticut 06010



HOUSING REHABILITATION PROGRAM

Grants assist and encourage preservation of our older housing stock.

- Rehabilitation to bring property up to the standards of health and safety codes is eligible.
- The Grant Rebates are based on a 50% reimbursement of the total cost of the work applied for with a maximum rebate depending on single-family or multi-family homes.
- You are eligible if you own and occupy your home and meet the income guidelines.
- You are eligible if you own and occupy a unit in a multi-family home, no more than 4 units in total. A majority (51%) of the households must meet income guidelines.

Applications are available at Bristol Development Authority. The office is open daily Monday through Friday between the hours of 8:30 and 5:00 pm. The office can be reached at 584-6185 during these hours.

ALL INTERESTED PARTIES ARE ASKED TO CONTACT THE OFFICE FOR AN APPOINTMENT BEFORE COMING TO THE BRISTOL DEVELOPMENT AUTHORITY.

COMMON IMPROVEMENTS COVERED IN THE HOUSING REHABILITATION PROGRAM:

Roofing
Insulation
Asbestos Abatement
Boiler / Furnace Replacements
Electrical upgrades
Structural repairs

Plumbing repairs (Major)
Underground oil tank removal
Lead Paint abatement / Encapsulation
Windows Replacements
Fire and Building Code upgrades
Siding / Painting (On a case by case basis)

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**BRISTOL DEVELOPMENT AUTHORITY
HOUSING REHABILITATION PROGRAM**

TO QUALIFY FINANCIALLY ALL GROSS INCOME MUST BE CONSIDERED

Refer to the Adjusted Gross Income line on the annual income tax return

INCOME QUALIFICATIONS INCLUDE:

Income of ALL people in the home who are 18 or older

- *Wages*
- *Pensions*
- *Bank Interest,
Dividends*
- *Retirement Plans*
- *Social Security*
- *Net Rental Income*

Adjustments in income may be considered for one time monetary amounts such as gaming winnings or inheritance.

INCOME GUIDELINES PER FAMILY SIZE

FAMILY SIZE	MAXIMUM INCOME
1 person	\$47,600
2 person	\$54,400
3 person	\$61,200
4 person	\$68,000
5 person	\$73,450
6 person	\$78,900
7 person	\$84,350
8 person	\$89,800

To be financially eligible for BDA Grant assistance the applicants adjusted gross income for their family size must be under the limits listed above. Income of all family members living in the dwelling over the age of eighteen is considered as family income.

In multi-family dwellings with four or less units, each unit must provide income eligibility for its occupants. In a two-family dwelling, one household must qualify as income eligible; in a three-family dwelling, two households must qualify; in a four-unit dwelling, three households must qualify according to the above guidelines. The owner of the property must occupy one of the units.

MAXIMUM ALLOWABLE GRANT AMOUNTS

DWELLING SIZE	GRANT AMOUNT %	MAX. GRANT ALLOWED
1 unit	50%	\$ 5,000
2 unit	50%	\$ 6,500
3 unit	50%	\$ 8,000
4 unit	50%	\$ 9,500

In addition to eligible rehabilitation work, qualified applicants may receive additional grant funds for rehabilitation of vacant units. Vacant units documented to have been vacant in excess of six months will be eligible for 50% funding with a maximum grant per unit of \$8,000.

HOUSING REHABILITATION PROGRAM

The City of Bristol, through the Bristol Development Authority (BDA) offers a means tested program to assist eligible property owners in the rehabilitation of their homes. The Community Development Block Grant (CDBG) program of the Federal Department of Housing and Urban Development (HUD) funds the program offered. The program is intended to assist low to moderate-income residents and to maintain the safe, decent and sanitary conditions of Bristol's housing stock. The BDA staff will discuss the options of this program with the applicant. The current program concentrates on helping owner-occupied single- and multi-family homes.

WHAT IS A REHABILITATION GRANT?

The rehabilitation grant is a payment from the City of Bristol to eligible applicants for approved work. The City is offering these grants to assist and encourage the maintenance and preservation of our older housing stock. The grants are available for owner-occupied single- and multi-family homes.

WHAT KIND OF IMPROVEMENTS ARE COVERED?

Maintenance items that improve energy efficiency and bring the property up to the standards of health and safety codes will be eligible for grant assistance. Examples are defective plumbing, inadequate electrical systems, faulty heating systems, outdated roofs, damaged interior walls, ceilings and floors. Exterior structural repairs such as on porches, fire exits and replacement windows are considered eligible. Items to conserve energy, such as installation of insulation and weatherization are also eligible items. Due to funding limitations, exterior painting and siding will be considered on a case-by-case basis.

FINANCIAL LIMITATIONS:

The grant on a single-family home is based on a **50%** reimbursement of the total cost of the work applied for with a maximum reimbursement of **\$5,000**. **For example, a roof replacement at a total cost of \$8,000 will be reimbursed by the City at \$4,000.**

Owner-occupied multi-family dwellings up to and including four units can be considered for CDBG grant assistance for approved work. A majority, 51% of the units must contain households that qualify under the income requirements. The reimbursement is based on 50% of the total cost of work with a maximum of \$5,000 for the first unit and an additional \$1,500 for each additional unit. For example, \$6,500 for a two family home, \$8,000 for a three family home and \$9,500 for a four-family home.

Each property that is accepted into the program has a maximum amount of funds obtainable. Not all applicants use this total amount initially. For example, a \$2,500 grant for single family home, where the maximum grant is \$5,000 and the owner of the property applies and re-qualifies for a second grant within an eighteen month period. The difference between the amount received for the first grant and the maximum allotted grant amount for the structure will be the amount of funding available for the second grant. The eighteen month maximum grant period applies from the date of final payment to the applicant. After the eighteen month time period has passed, the applicant may again apply for grant assistance for the structure at the maximum allowable grant, subject to income verification.

ALL GRANTS ARE SUBJECT TO THE AVAILABILITY OF FUNDS. ELIGIBLE APPLICATIONS MAY, AT THE DISCRETION OF THE BDA STAFF, BE PLACED ON A WAIT LIST.

ELIGIBILITY:

Single Family Properties: You may be eligible if you hold title, occupy your home as your primary residence and meet the income guidelines for the number of people in the home. The income limits change periodically. The most recent limits will be given to the applicant at the time of their initial interview.

Multiple-Unit Properties: In the case of a multi-unit property, a majority of 51% or more of the units must contain households that meet the income limits, currently, or upon completion of rehabilitation. For a two family owner-occupied house, one of the two units must be a low-to-moderate income household. The BDA **will** randomly request official documentation showing the financial status of any new tenant and their current rents at any time during the life of the agreement. Prior to rental of units to new tenants, the owner shall verify income and provide verification to the BDA.

Home Ownership Program Grants:

One of the main objectives of this program is to help meet the demand for affordable housing in the community. Any not-for-profit agency designated by the Board of the Bristol Development Authority whose purpose is to provide homeownership under Section 8 for low income eligibility may apply for up to three single-family units per year as if they are a single, owner-occupied entity. Designated agencies may apply after January 1 for that fiscal year. Grant recovery provisions apply, without limit, as long as the organization owns the unit(s). A successful individual ownership of ten years shall end the repayment obligation, subject to the single family grant provisions herein. The funded agency must provide an annual update on the status of their project.

MANDATORY REQUIREMENT: ALL PROPERTY TAX OBLIGATIONS TO THE CITY OF BRISTOL BE CURRENT PRIOR TO APPLICATION FOR GRANT ASSISTANCE AND REMAIN CURRENT FOR THE DURATION OF THE AGREEMENT.

APPLICATION:

Interested property owners are asked to fill out an application as thoroughly as possible. The income and number of people residing in the home are the primary qualifications. You must report the income of all people in the home who are eighteen years of age and older.

All wages, dividends, pensions, rental income, social security and bank interest are considered as income and must be shown.

This financial information is usually found on the annual federal income tax form, a current copy of which may be requested by this office. In the event of any intentional fraud or misrepresentation regarding any statements or information furnished in conjunction with this application, the BDA will terminate any application and demand repayment of any funds already paid.

PROPERTY INSPECTIONS:

During the application review process an inspection of the proposed renovations will be conducted by the BDA staff. At this time, the home will also be inspected for any health and safety code violations. If any violations are found, other than the work applied for, the homeowner will be notified by the BDA staff. If considered serious, the BDA will require that the code violations are corrected prior to or during the BDA approved renovation work. Applicants who are unable to afford these necessary code corrections are advised to speak with the BDA staff about alternative financing. No funds will be paid to an applicant, if in the judgment of the BDA staff, a **serious** violation or health hazard shall remain in the home after the rehabilitation is completed.

LEAD PAINT NOTIFICATION:

A potentially major health hazard in homes built prior to 1978 is lead-based paint. Attached to this portfolio you will find a notification addressing the concerns of lead based paint. In the event that this office suspects the presence of lead paint hazards and the home has children under the age of seven years old, testing may be required to detect the level of lead in the paint. Please take the time to read this enclosed notice. If the applicant is accepted into the Rehab program a signed notice from all tenants showing that they have received this information will be required by this office.

ESTIMATES:

Three written estimates are usually required for any work that is to be done. These estimates should show the costs for each item for which you are applying, if possible. The estimates obtained will be reviewed by the BDA staff to help determine which contractor best suits the needs of the applicant. Any modification to an estimate that changes the cost or quality of work must be brought to the attention of the BDA in writing prior to work proceeding. Grants will not be approved for any changes in the cost or quality of the work, if it is not first approved in writing by the BDA. In certain cases where the total cost of the work applied for is \$1,000 or less, the rehabilitation staff may waive the need for more than one estimate.

WORK AUTHORIZATION:

After the applicant has obtained estimates, a meeting will be scheduled between the applicant and the BDA Rehabilitation Staff. At this time, the estimates will be analyzed and a contractor chosen. The applicant will then enter into a grant agreement with the City and the BDA that states the amount of funding and rehabilitation work approved. No work should commence until the grant agreement is signed. In addition, a written, signed contract should always be obtained from the chosen contractor prior to the work commencing. All contractors must have the necessary licenses and insurance as required for their trade.

Payments will be made following inspection and approval of the work by the BDA Rehabilitation staff.

GRANT AND RENTAL AGREEMENTS:

In order to ensure that all conditions of the programs are met, each grantee is required to enter into a grant agreement with the City of Bristol and the BDA. The agreement covers among other things, the property tax requirement, grant recovery proper maintenance and other conditions. A separate rental agreement is required for multi family homes where 51% of the occupants must meet income guidelines at the time of application.

GRANT RECOVERY PROVISIONS:

Grants are provided to owners based upon a public policy goal of maintaining long-term occupancy of one's primary residence. The property must also be occupied by low to moderate-income families and individuals based upon income verification at initial occupancy (although the income may rise after the initial occupancy). If the property is sold before the agreement elapses the BDA shall be entitled to a rebate or recovery of the grant awarded at the percentage outlined in the agreement. Failure to pay Bristol property taxes will also result in extending the forgiveness period equal to the period of the tax delinquency.

Single Family Grants

In a single-family owner-occupied home grants will be given to applicants who reside in the home for a ten-year period. In the event that the home is sold during the ten-year period, a percentage of the funds will be returned to the BDA: 100% within one year, reduced by 10% each year thereafter until the 10th year. After the tenth year no funding will be returned. Staff may waive repayment if the rebate to the City of Bristol is less than \$200.

At the completion of the work, the grant agreement will be filed on the Bristol land records with the City Clerks' office to ensure compliance with the ten-year agreement. At the end of this agreement, the grant restrictions will be released.

Multi Family-Owner Occupied Grants

The owner of a multi-family occupied building will enter into a grant agreement with the City and the BDA for a term of ten years. In the event that the home is sold during the ten-year period, a percentage of the funds will be returned to the BDA: 100% within one year, reduced by 10% each year thereafter until the 10th year. After the tenth year no funding will be returned. The rental agreement will be filed on the land records with the City Clerks' Office to ensure compliance.

HISTORICAL REGULATIONS:

Many of the older homes in the City are listed on the Historical Resources Index. In the event that the building is on the Index, the work to be performed must conform to the US Secretary of the Interior's Guidelines. Written approval by the State Historical Preservation Officer (SHPO) may be needed. Funding will be denied if these guidelines are not followed or the State Historical Preservation Officer does not grant the approval. State approval may also be needed if the dwelling in question is in a historic district and this office feels that a potentially adverse effect will result from the work being requested to the homes exterior visual appearance.

WETLANDS/FLOOD PLAIN AREAS:

Certain areas of the City fall into the Inland/Wetland or Flood Plain categories. When the building lies within one of these areas the applicant will have to supply proof of the appropriate insurance if it is deemed necessary by the BDA staff. This office will research the property to see if it does fall into one of the categories and advise the applicant if special circumstances arise that may alter the work description or require the approval of the Inland Wetland Review Board.

HOMEOWNER'S LABOR:

The applicant may be capable of doing certain types of the labor themselves. After consultation with the applicant, if the BDA staff determines that the applicant is qualified to perform the approved work, the applicant will be notified. If the applicant performs work, only eligible material costs and tool/equipment rental can be submitted for reimbursement. **No reimbursement/payment for labor is allowed for work done by the applicant.**

BDA REQUIRES THAT ALL MECHANICAL WORK SUCH AS ELECTRICAL, PLUMBING AND HEATING BE DONE BY A LICENSED CONTRACTOR.

WRITTEN COST ESTIMATES ESTIMATING APPROPRIATE COSTS AND ALL NECESSARY PERMITS MUST BE OBTAINED WHEN REQUIRED BY THIS OFFICE, THE BUILDING INSPECTORS OFFICE OR ANY OTHER CITY AGENCY.

PROGRESS/COMPLETION OF WORK:

Applicants that do not proceed with the requested work or show no progress towards starting the work will be contacted four months from the approval of the application. Work is to be completed in a timely fashion from the time of application approval. Lack of progress may result in the termination of the application.

GRANT PAYMENTS:

Upon completion of the work the appropriate inspector(s) and the BDA staff will conduct a final inspection. The contractor must be paid in full for the applicant's share and a copy of a paid receipt delivered to this office prior to any payment being processed. In the case of large projects, a partial payment may be requested for work done to date. The BDA staff will discuss the partial payment process with the applicant prior to work commencing. From the completion date of the project and with all the necessary documentation supplied to this office, the check will be issued to the applicant in approximately four to six weeks. A large caseload can prolong the payment process.

ADDITIONAL FUNDING:

For projects that involve Historical Renovations, Handicap Accessibility or Environmental issues additional funding over and above the original grant for the size of the structure may be allocated. This funding will be discussed on a case by case basis with the applicant. Grants of this nature are subject to program funding but shall not exceed \$5,000 per building.

At the discretion of the BDA Executive Director and Board of Directors, applications for non-owner-occupied properties within designated target areas will be considered.

The Bristol Development Authority is open daily Monday through Friday between the hours of 8:30 AM to 5:00 PM. The office can be reached at 584-6185 during these hours.

ALL INTERESTED PARTIES ARE ASKED TO CONTACT THE OFFICE TO ARRANGE FOR AN APPOINTMENT.

**BRISTOL DEVELOPMENT AUTHORITY
RESIDENTIAL HOUSING REHABILITATION PROGRAM**

REPAYMENT SCHEDULE

SINGLE- AND MULTI-FAMILY:

Term of Grant Agreement: 10 years

Repayment of Funds:

YEAR 1	100%
YEAR 2	90%
YEAR 3	80%
YEAR 4	70%
YEAR 5	60%
YEAR 6	50%
YEAR 7	40%
YEAR 8	30%
YEAR 9	20%
YEAR 10	10%

AFTER YEAR 10 – RESTRICTIONS RELEASED



CITY OF BRISTOL
BRISTOL DEVELOPMENT AUTHORITY

HOUSING REHABILITATION PROGRAMS

BUILDING PERMITS:

All applicants that have been approved for the work through BDA Rehabilitation Programs must abide by all its rules and regulations. **The applicant or the contractor must supply this office with proof that a building permit has been obtained prior to the work commencing.** If the work was completed and a permit was not taken, the BDA will consider this a violation and will not be obligated to make any payment to the grant applicants.

Bristol Development Authority

Before you hire a contractor:

Obtain at least three (3) written estimates from local contractors whenever possible.

When you meet with the contractor, ask him/her to provide the following:

- 1) Copy of his/her Home Improvement License Number/check expiration date. (A Home Improvement License means the contractor is registered to work in Connecticut and you will have recourse for non-performance.)
- 2) Certificate of Insurance covering the project for Workmen's Compensation and Liability.
- 3) A written description of work the Contractor will perform along with the start and completion date.
- 4) Ask for references and addresses of previous work performed.
- 5) Drive around town and look the Contractor's signs on work sites. Be suspicious of out-of-state license plates. Usually higher priced and not recommended. Work permits – require that the contractor obtain the work permit, do not get your own. Work permits/building permits should be posted at job site in view from the street.
- 6) Clean up and disposal of debris should be included in the estimate.
- 7) Remember – after you sign a contract you have three (3) days to cancel.

PRICING (average cape, ranch and most colonial homes)

Self estimate for the following items in order to determine if the contractor's estimates are reasonable.

Windows – estimate includes vinyl low E replacement windows and wrapping the exterior trims around the windows. Count all the windows and multiply by \$300. (a picture window will count as three)

Gutters – measure width of the house where gutters are needed and length of the downspouts.

Multiply this number by \$4.00.

TAKE NOTE:

Avoid Double Contracts – where the contractor takes out a permit for only ½ of the work. The contractor saves money on the cost of the permit. Sign the contract only for the work you can afford. Do not enter into a contract with a contractor who offers to do half the work this year and half next year.

Payments – please be careful with payments! It is next to impossible to get your money back if contract is paid in full before the work is completed. PUT NO MORE THAN 1/3 DOWN, then 1/3 at the beginning of work (less if possible) and 1/3 after ALL the work is completed. Before final payment is given; make sure the contractor took out a work/building permit and you should obtain an inspection from a qualified building inspector. (Building Dept – Bristol City Hall)

SPECIFICATIONS:

- Roofing – Ice and water shield (an impervious membrane at the beginning of the roof eave in order to prevent water back up due to winter ice damming.
- Tar paper for the remainder of the roof.
- You must peel if you have two (2) layers of roof or the existing single layer is too deteriorated and curling.
- New flashing around the chimney if needed. (Step and counter flashing.)
- Ridge vent should be added to augment attic ventilation.

If you have a problem for non-performance of contract contact: Dept of Consumer Protection, 165 Capital Avenue, Hartford, CT 06106.
Phone: 860-713-6000

web site: www.dcp.state.ct.us/licensing

CONTRACTOR / PROPERTY OWNER NOTIFICATION REGARDING WORK INVOLVING LEAD BASED PAINT

**EVERY RESIDENTIAL DWELLING BUILT PRIOR TO 1978 HAS
THE POTENTIAL FOR HAZARDOUS LEAD PAINT LEVELS.**

EFFECTIVE SEPTEMBER 15, 2000 ALL PROJECTS RECEIVING FINANCIAL ASSISTANCE FROM THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT MUST FOLLOW ALL FEDERAL REQUIREMENTS AS THEY RELATE TO WORK INVOLVING LEAD PAINT PER THE CODE OF FEDERAL REGULATIONS 24 PART 35. ALSO, BEGINNING IN APRIL 2010 FEDERAL LAW REQUIRES CONTACTORS TO BE CERTIFIED AND FOLLOW SPECIFIC WORK PRACTICES TO PREVENT LEAD CONTAMINATION.

LEAD HAZARD EVALUATION

EACH UNIT AND ITS COMMON AREAS MUST BE EVALUATED TO IDENTIFY LEAD HAZARDS.

THE INITIAL INSPECTION OF THE BUILDING AND THE SCOPE OF WORK REQUESTED WILL DETERMINE IF ANY POTENTIAL HAZARD EXISTS. IF LEAD PAINT IS TO BE DISTURBED DUE TO CONSTRUCTION OR REPAIRS BEING MADE OR IF DETERIORATED PAINTED SURFACES WITH LEAD ARE FOUND DURING THE INSPECTION, VARIOUS LEVELS OF SAFE WORK PRACTICES MUST BE FOLLOWED AND CONDUCTED BY CERTIFIED WORKERS ONLY.

WORK REQUIREMENTS FOR REPAIR OR REMOVAL OF LEAD PAINT HAZARDS

THE SCOPE OF WORK NEEDED TO CORRECT ANY POTENTIAL LEAD BASED PAINT HAZARD(S) VARIES. ONCE THE SCOPE OF WORK IS DETERMINED AND ANY NECESSARY TESTING IS FINALIZED AND DOCUMENTED THE APPLICANT AND THE DEVELOPMENT AUTHORITY STAFF WILL DISCUSS THE OPTIONS AFFORDED THE APPLICANT TOWARDS ELIMINATING THE LEAD BASED PAINT HAZARD.

THE DEVELOPMENT AUTHORITY STAFF WILL ASSIST APPLICANTS WHO HAVE PROPERTIES FOUND WITH A LEAD PAINT HAZARD OR WHERE WORK WILL DISTURB LEAD PAINTED SURFACES WITH OBTAINING CERTIFIED WORKERS, THE IMPLEMENTATION OF SAFE

**WORK PRACTICES AND THE COSTS ASSOCIATED WITH THE
ELIMINATION OF SAID HAZARD.**

NOTIFICATION

**THE FOLLOWING NOTIFICATION REQUIREMENTS APPLY TO ALL UNITS
RECEIVING FEDERAL ASSISTANCE FOR REHABILITATION UNIT
OCCUPANTS MUST RECEIVE PAMPHLETS:**

**“PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME”
AND “RENOVATE RIGHT”.**

**THESE PAMPHLETS PROVIDE EDUCATIONAL INFORMATION
DESCRIBING LEAD BASED PAINT HAZARDS. ALSO, IF A PRE-1978 UNIT IS
KNOWN TO CONTAIN LEAD BASED PAINT OR LEAD BASED HAZARDS,
OWNERS MUST NOTIFY TENANTS OR PROSPECTIVE PURCHASERS.**

NOTICE OF HAZARD EVALUATION AND/OR REMOVAL

**UNIT OCCUPANTS MUST BE NOTIFIED OF ANY LEAD HAZARD
EVALUATION RESULTS (OR THE PRESUMPTION OF LEAD BASED
PAINT/HAZARDS) AND OF THE HAZARD REDUCTION ACTIVITIES AND
CLEARANCE. A LEAD BASED PAINT RECEIPT FORM MUST BE SIGNED
BY ALL HOUSEHOLDS OF MULTI-FAMILY DWELLINGS.**

LEAD BASED PAINT
A THREAT TO YOUR CHILDREN

AFTER CAREFULLY READING THE ATTACHED
INFORMATION, DETACH THIS NOTICE OF RECEIPT
AND RETURN IT TO THE BRISTOL DEVELOPMENT
AUTHORITY

RECEIPT

I HAVE RECEIVED A COPY OF THE NOTICES ENTITLED:

“PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME” AND
“RENOVATE RIGHT”

PRINT FULL NAME: _____

SIGNATURE: _____

ADDRESS & APT. #: _____

DATE: _____

*AN IMPORTANT MESSAGE FOR PEOPLE LIVING IN HOUSING
BUILT BEFORE 1978

Simple Steps To Protect Your Family From Lead Hazards

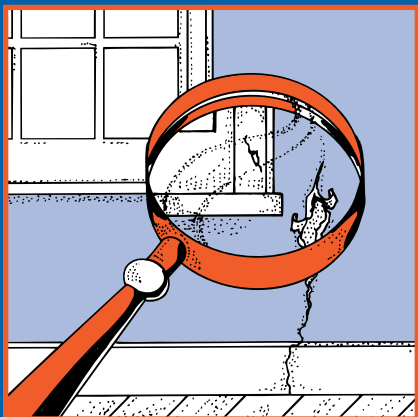
If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



Recycled/Recyclable

Printed with vegetable oil based inks on recycled paper
(minimum 50% postconsumer) process chlorine free.



Protect Your Family From Lead In Your Home



 **EPA** United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT:** Lead exposure can harm young children and babies even before they are born.
- FACT:** Even children who seem healthy can have high levels of lead in their bodies.
- FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

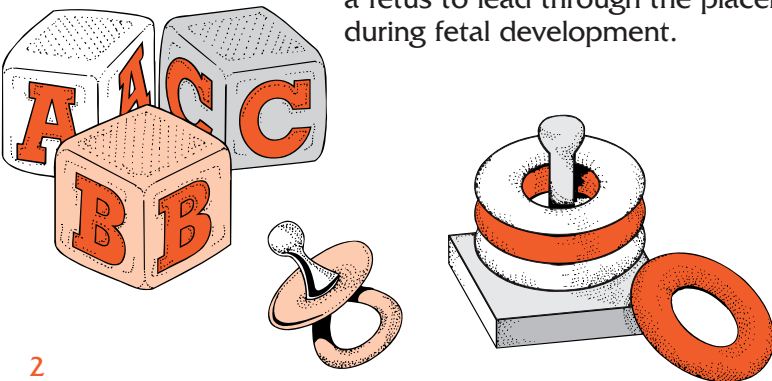
- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

Lead is even more dangerous to children under the age of 6:

- ◆ At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- ◆ Children's growing bodies absorb more lead.
- ◆ Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

Lead is also dangerous to women of childbearing age:

- ◆ Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

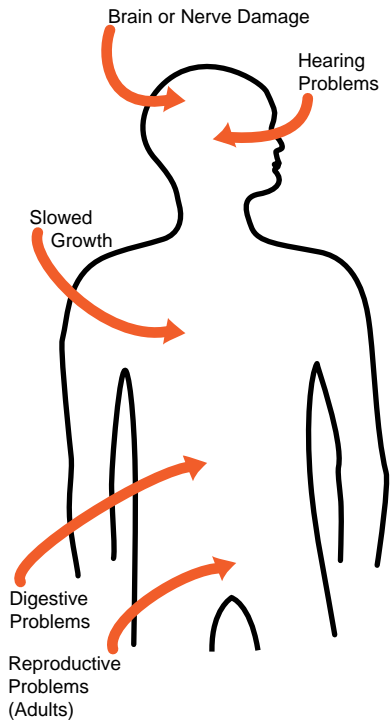
- ◆ Nervous system and kidney damage.
- ◆ Learning disabilities, attention deficit disorder, and decreased intelligence.
- ◆ Speech, language, and behavior problems.
- ◆ Poor muscle coordination.
- ◆ Decreased muscle and bone growth.
- ◆ Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- ◆ Increased chance of illness during pregnancy.
- ◆ Harm to a fetus, including brain damage or death.
- ◆ Fertility problems (in men and women).
- ◆ High blood pressure.
- ◆ Digestive problems.
- ◆ Nerve disorders.
- ◆ Memory and concentration problems.
- ◆ Muscle and joint pain.



**Lead affects
the body in
many ways.**

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside and outside of the house.
- ◆ In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- ◆ Children at ages 1 and 2.
- ◆ Children or other family members who have been exposed to high levels of lead.
- ◆ Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- ◆ Windows and window sills.
- ◆ Doors and door frames.
- ◆ Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors.
- ◆ 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- ◆ 400 parts per million (ppm) and higher in play areas of bare soil.
- ◆ 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.



You can get your home tested for lead in several different ways:

- ◆ A paint **inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- ◆ A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- ◆ A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- ◆ Visual inspection of paint condition and location.
- ◆ A portable x-ray fluorescence (XRF) machine.
- ◆ Lab tests of paint, dust, and soil samples.

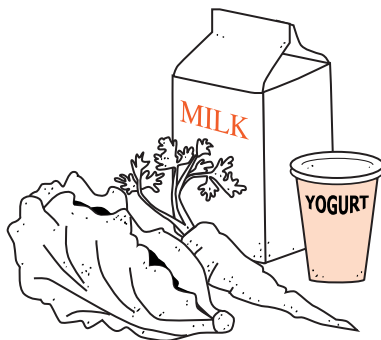
There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.

What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- ◆ If you rent, notify your landlord of peeling or chipping paint.
- ◆ Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- ◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ◆ Wash children's hands often, especially before they eat and before nap time and bed time.
- ◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- ◆ Keep children from chewing window sills or other painted surfaces.
- ◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.



Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called “interim controls”) are not permanent solutions and will need ongoing attention.
- ◆ To **permanently** remove lead hazards, you should hire a certified lead “abatement” contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors;
- ◆ 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

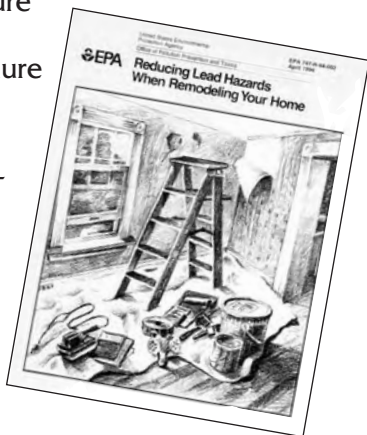
Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- ◆ **Have the area tested for lead-based paint.**
- ◆ **Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ◆ **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



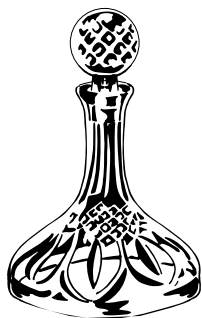
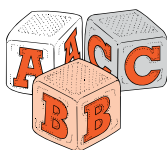
If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Other Sources of Lead



While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

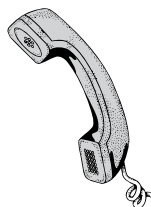


- ◆ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- ◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- ◆ Old painted **toys** and **furniture**.
- ◆ Food and liquids stored in **lead crystal** or **lead-glazed pottery or porcelain**.
- ◆ **Lead smelters** or other industries that release lead into the air.
- ◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◆ **Folk remedies** that contain lead, such as “greta” and “azarcon” used to treat an upset stomach.

For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/**.



EPA's Safe Drinking Water Hotline

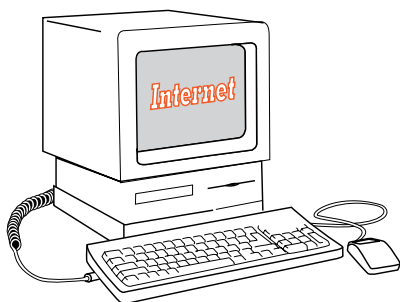
Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: **www.cpsc.gov**.

Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD**.



For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
1 (888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RALI)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

EPA747-K-99-001
June 2003

Renovate Right

Important Lead Hazard
Information for Families,
Child Care Providers
and Schools



It's the Law!

Federal law requires that individuals receive certain information before renovating six square feet or more of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under the age of six that attend those facilities: renovators must provide a copy of this pamphlet to child-care facilities and general renovation information to families whose children attend those facilities.

Also, beginning April 2010, federal law will require contractors that disturb lead-based paint in homes, child care facilities and schools, built before 1978 to be certified and follow specific work practices to prevent lead contamination. Therefore beginning in April 2010, ask to see your contractor's certification.

Renovating, Repairing, or Painting?



- Is your home, your building, or the child care facility or school your children attend, being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school your children under age 6 attend, built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the childcare facility or school your children attend.

The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
 - Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
 - Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
 - Projects that disturb lead-based paint can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.
-

Who Should Read This Pamphlet?

This pamphlet is for you if you:

- Reside in a home built before 1978,
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six who attends a child care facility built before 1978.

You will learn:

- Basic facts about lead and your health,
- How to choose a contractor, if you are a property owner,
- What tenants, and parents/guardians of a child in a child care facility or school should consider,
- How to prepare for the renovation or repair job,
- What to look for during the job and after the job is done,
- Where to get more information about lead.

This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information.
- **“Do-it-yourself” projects.** If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD (5323)** and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD (5323)** for information about courses and resources on lead-safe work practices.



Lead and Your Health

Lead is especially dangerous to children under six years of age.

Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetus.

Lead gets into the body when it is swallowed or inhaled.

- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush or blast or otherwise disturb lead-based paint risk unsafe exposure to lead.

What should I do if I am concerned about my family's exposure to lead?

- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb lead-based paint.
- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.

For more information about the health effects of exposure to lead, visit the EPA lead website at www.epa.gov/lead/pubs/leadinfo.htm or call 1-800-424-LEAD (5323).



There are other things you can do to protect your family everyday.

- Regularly clean floors, window sills, and other surfaces.
 - Wash children's hands, bottles, pacifiers, and toys often.
 - Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
 - Wipe off shoes before entering house.
-

Where Does the Lead Come From?

Dust is the main problem. The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and windowsills into the body.

Home renovation creates dust. Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

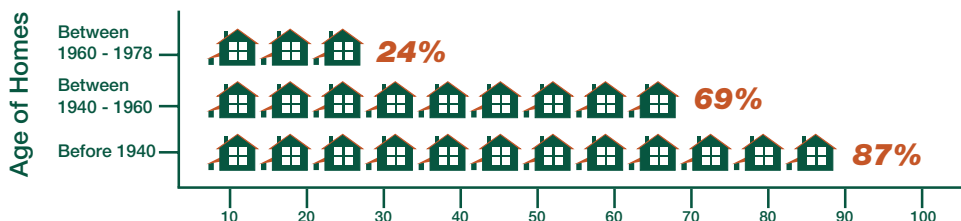
Proper work practices protect you from the dust. The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead. Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information on these sources.



Checking Your Home for Lead-Based Paint

Percentage of Homes Likely to Contain Lead



Older homes, child care facilities, and schools are more likely to contain lead-based paint. Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

You have the following options:

You may decide to assume your home, child care facility, or school contains lead. Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You or your contractor may also test for lead using a lead test kit. Test kits must be EPA-approved and are available at hardware stores. They include detailed instructions for their use.

You can hire a certified professional to check for lead-based paint. These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at **1-800-424-LEAD (5323)**.

For Property Owners

You have the ultimate responsibility for the safety of your family, tenants, or children in your care. This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Beginning April 2010, federal law will require that contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination.

Until contractors are required to be certified, make sure your contractor can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask if the contractor is aware of the lead renovation rules. For example, contractors are required to provide you with a copy of this pamphlet before beginning work. A sample pre-renovation disclosure form is provided at the back of this pamphlet. Contractors may use this form to make documentation of compliance easier.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

- Share the results of any previous lead tests with the contractor.
- Even before contractors are required to be certified you should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices should be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

Once these practices are required, if you think a worker is failing to do what they are supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with the contract requirements,
- Call your local health or building department, or
- Call EPA's hotline **1-800-424-LEAD (5323)**.

For Tenants, and Families of Children Under Age Six in Child Care Facilities and Schools

You play an important role ensuring the ultimate safety of your family.

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Beginning April 2010, federal law will require that contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 that a child under age six visits regularly to be certified and follow specific work practices to prevent lead contamination.

The law will require anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

Once these practices are required, if you think a worker is failing to do what they are supposed to do or is doing something that is unsafe, you should:

- Contact your landlord,
- Call your local health or building department, or
- Call EPA's hotline **1-800-424-LEAD (5323)**.

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the more stringent requirements of HUD's Lead-safe Housing Rule and the ones described in this pamphlet.

Preparing for a Renovation

The work areas should not be accessible to occupants while the work occurs. The rooms or areas where work is being done may be blocked off or sealed with plastic sheeting to contain any dust that is generated. The contained area will not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. You will not have access to some areas and should plan accordingly.

You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they, too, can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside, in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is done. Items that can't be moved, such as cabinets, should be wrapped in heavy duty plastic.
- To turn off forced-air heating and air conditioning systems while work is done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or parts of the work are being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



During the Work

Beginning April 2010, federal law will require contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb lead-based paint to be certified and follow specific work practices to prevent lead contamination.

Even before contractors are required to be certified and follow specific work practices, the contractor should follow these three simple procedures, described below:

- 1. Contain the work area.** The area should be contained so that dust and debris do not escape from that area. Warning signs should be put up and heavy-duty plastic and tape should be used as appropriate to:

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.

These will help prevent dust or debris from getting outside the work area.

- 2. Minimize dust.** There is no way to eliminate dust, but some methods make less dust than others. For example, using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them are techniques that generate less dust than alternatives. Some methods generate large amounts of lead-contaminated dust and should not be used. They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.

- 3. Clean up thoroughly.** The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area should be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

- Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
- Wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area should be re-cleaned.



For Property Owners: After the Work is Done

When all the work is finished, you will want to know if your home, child care facility, or school has been cleaned up properly. Here are some ways to check.

Even before contractors are required to be certified and follow specific work practices, you should:

Ask about your contractor's final cleanup check. Remember, lead dust is often invisible to the naked eye. It may still be present even if you cannot see it. The contractor should use disposable cleaning cloths to wipe the floor of the work area and compare them to a cleaning verification card to determine if the work area was adequately cleaned.

To order a cleaning verification card and detailed instructions visit the EPA lead website at www.epa.gov/lead or contact the National Lead Information Center at **1-800-424-LEAD (5323)** or visit their website at www.epa.gov/lead/nlic.htm.

You also may choose to have a lead-dust test. Lead-dust tests are wipe samples sent to a laboratory for analysis.

- You can specify in your contract that a lead-dust test will be done. In this case, make it clear who will do the testing.
- Testing should be done by a lead professional.

If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the lab for analysis.

Contact the National Lead Information Center at **1-800-424-LEAD (5323)** for lists of qualified professionals and EPA-recognized lead labs.

If your home, child care facility, or school fails the dust test, the area should be re-cleaned and tested again.

Where the project is done by contract, it is a good idea to specify in the contract that the contractor is responsible for re-cleaning if the home, child care facility, or school fails the test.



For Additional Information

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or childcare facility.

■ **The National Lead Information Center** at **1-800-424-LEAD (5323)** or **www.epa.gov/lead/nlic.htm** can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your State or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.



■ **The National Lead Information Center** can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at **www.epa.gov/lead/pubs/brochure.htm**.

- Lead Paint Safety, a Field Guide for Painting, Home Maintenance, and Renovation Work
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

EPA Contacts

EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at www.epa.gov/lead.

Region 1

(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2

(New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3

(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103-2029
(215) 814-5000

Region 4

(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

Region 5

(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

Region 6

(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-6444

Region 7

(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

Region 8

(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

Region 9

(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

Region 10

(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200

Other Federal Agencies

CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

CPSC

4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
www.cpsc.gov

CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

CDC Childhood Lead Poisoning Prevention Branch

4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
www.cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes
and Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD's Lead Regulations Hotline
(202) 402-7698
www.hud.gov/offices/lead/d

Future Sample Pre-Renovation Form

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

Occupant Confirmation

Pamphlet Receipt

- ☐ I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

Owner-occupant Opt-out Acknowledgment

- ☐ (A) I confirm that I own and live in this property, that no child under the age of 6 resides here, that no pregnant woman resides here, and that this property is not a child-occupied facility.

Note: A child resides in the primary residence of his or her custodial parents, legal guardians, foster parents, or informal caretaker if the child lives and sleeps most of the time at the caretaker's residence.

Note: A child-occupied facility is a pre-1978 building visited regularly by the same child, under 6 years of age, on at least two different days within any week, for at least 3 hours each day, provided that the visits total at least 60 hours annually.

If Box A is checked, check either Box B or Box C, but not both.

- ☐ (B) I request that the renovation firm use the lead-safe work practices required by EPA's Renovation, Repair, and Painting Rule; or
- ☐ (C) I understand that the firm performing the renovation will not be required to use the lead-safe work practices required by EPA's Renovation, Repair, and Painting Rule.

Printed Name of Owner-occupant

Signature of Owner-occupant

Signature Date

Renovator's Self Certification Option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

- ☐ **Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.
- ☐ **Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left). _____

Printed Name of Person Certifying Delivery

Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

Unit Address

Note Regarding Mailing Option — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.

Note: This form is not effective until April 2010.

RESIDENTIAL REHABILITATION
GRANT APPLICATION

1. Date_____
2. Name of Applicant(s): _____
3. Address of Applicant(s): _____ 4. Phone_____
- List corporation(s) and limited partnerships of which applicant is an officer or owner and the officers of each.

4. List any judgments owed or pending against the applicant(s) and/or corporation(s) and limited partnerships of which applicant is an officer or owner or its other officers.

5. Do you have Homeowner's Insurance? _____ (yes) _____ (no) Flood Insurance? _____ (yes) _____ (no)
6. Is the requested improvement part of an insurance claim? _____ (yes) _____ (no)

This section to be completed if eligibility is to be based on property owners income

7. Applicants Income_____ (total income of applicant and all working members of the household over 18 years of age)
8. Please list sources of income_____
- Please furnish a copy of the most recent 1040 Tax Return, W-2 forms, payroll stubs from two separate payroll periods, and any other documentation supporting the Applicant's income.*
9. Family Size_____
10. Ethnicity: (select *only one*) Hispanic or Latino_____ Not Hispanic or Latino_____
11. Race: (select *one or more*) American Indian or Alaska Native_____
- Asian_____
- White_____
- Black or African American_____
- Native Hawaiian or Other Pacific Islander_____
12. Over 62_____ 11. Handicapped _____ 12. Female Head of Household_____

13. How many dwelling units? _____ 14. How many are occupied? _____
15. What are the monthly rents for each unit? _____
16. Does the owner provide heat? _____
17. What are the tenants' names, family size, and incomes of households occupying the rental units?

18. <u>Improvement Description</u>	<u>Estimated Cost</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL	\$ _____

19. Has any of this work been started? _____

20. Have you gone through the Rehab Program(s) before?, i.e. CDBG, HTF, or ARRA _____

21. Do you owe any real estate, personal or motor vehicle taxes to the City of Bristol? _____

Funds will not be paid if taxes are owed either at time of application or when the check is to be issued. Any committed funds will be withdrawn and placed back in programming. For the purposes of tax liability, any property owned by a spouse living with the applicant or property owned by any other officer of a corporation or limited partnership the taxes owned the City of Bristol shall be paid pursuant to the terms of the grant agreement.

The above statements are true and correct to the best of my knowledge.

I understand that in the event of any fraud or misrepresentation regarding any statements or information furnished in conjunction with the application or failure to meet wage, environmental or safety requirements including proper issuance of building permits, that the City of Bristol will terminate any application and demand repayment of any grant funds already paid. It may also render future applications ineligible.

(Owner's Social Security #) _____ (Owner's Signature) _____

This section to be completed by Bristol Development Authority Rehab Staff

Applicant's Eligibility Determination

a. Income data on applicant verified? _____
Basis of Verification _____

b. Income data on tenants verified? _____

c. Based on the above verified information, the applicant is:
Not Eligible _____ Eligible _____

d. Basis of eligibility is: Homeowner's Income _____
Tenant Income _____

Acceptance by: _____ Date _____



City of Bristol
BDA Residential Rehabilitation program
Policy on Subordination of Grants

SUBORDINATION OF RESIDENTIAL REHABILITATION GRANT

It has been the long-standing practice of the Bristol Development Authority (BDA) to apply the following courtesy for Grantees of the Community Development Block Grant Residential Rehabilitation (the Grant) program.

1. When interest rates decrease it is advantageous for a grantee to re-finance their first mortgage on the property assisted. A new first mortgage should be made for approximately the same balance as the existing (remaining) mortgage, although the rolling in of 5% for closing costs may be properly considered. In these circumstances the BDA may subordinate any remaining grant amount to the new first mortgage subject to staff review and approval.
2. **In no event will the BDA subordinate a grant to a refinance with cash-out to the grantee.** In no event will the BDA subordinate to a second mortgage or line of credit equity loan. Repayment of the remaining Grant amount is expected in these cases.
3. While the staff is expected to move requests forward with all reasonable speed, the grantee is responsible for requesting a subordination agreement well in advance of any closing date. The staff may take up to 30 days to provide a subordination agreement, longer if circumstances dictate and are communicated to the board and the grantee.
4. If the Grant Agreement is in the final year of repayment, and, if the amount remaining is \$200 or less, the BDA may waive the repayment requirement and release the Grant Agreement from City Land Records.

I have received a copy of this policy

PRINT FULL NAME: _____

SIGNATURE: _____

ADDRESS: _____

DATE: _____

December 2015